



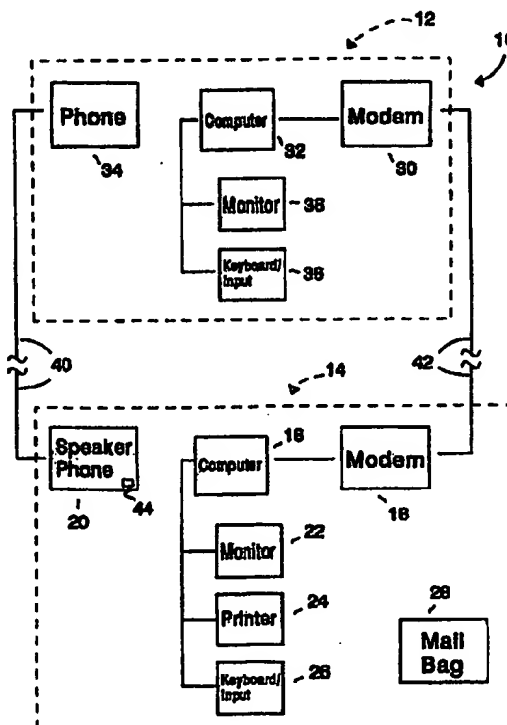
## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

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(54) Title: SYSTEM AND METHOD FOR FACILITATING TRANSACTIONS UTILIZING CENTRAL AND REMOTE LOCATIONS

## (57) Abstract

A system and method for transacting business utilizing remote (14) and central (12) locations. Each of the locations has an array of electronic communications equipment (16, 18, 20, 22, 24, 26, 30, 32, 34, 36 and 38) for communicating information about goods and services comprising audio, video and data between an agent at the central location (12) and a customer at the remote location (14).



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SYSTEM AND METHOD FOR FACILITATING TRANSACTIONS UTILIZING  
CENTRAL AND REMOTE LOCATIONS

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation-in-part of  
5 copending U.S. applications Ser. No. \_\_\_\_\_, filed June  
22, 1994; Ser. No. 08/051,743, filed April 22, 1993; and  
Ser. No. 07/855,099, filed March 20, 1992.

BACKGROUND OF THE INVENTION

Field of the Invention

10 The present invention generally relates to a system  
and method for communicating between remote facilities or  
locations and, more particularly, is concerned with a  
system and method for facilitating transactions utilizing  
central and remote facilities in concurrently or  
15 nonconcurrently transmitting voice or audio, data, and  
images or optic information or signals. The system may then  
be used to sell, finance, and/or insure goods and/or  
services.

Description of the Prior Art

20 Over the years the marketing of certain financial  
services and in general of all goods and services to retail  
customers, such as auto financing to car purchasers at car

dealerships, has increasingly been hindered by problems experienced by the companies providing the financial services. In fact these difficulties extend to all providers of goods and services in reaching their  
5 customers. The more serious of these problems are high administrative costs, long delays in creating and implementing new financial service products, and complex methods which confound and confuse retail sales locations and their customers.

10 The traditional approach in marketing financial service products has been to offer them at retail sales locations by employees of the retail businesses acting as agents of the financial services companies. One of the consequences of this traditional approach is that each  
15 retail sales business is required to have the necessary means for calculating or computing and quoting rather complicated matters, such as payments and premiums, and to be responsible for maintaining computer hardware and software systems independently of and in addition to that  
20 at the financial service companies. All too frequently these requirements result in contracts written with wrong amounts and/or terms which later create embarrassment and confusion for the retail sales business when those contracts have to be amended, endorsed, or worse yet  
25 completely rejected.

Another consequence of this traditional approach is that in acting as agents of the financial services companies, the employees of the retail sales businesses are often required to be licensed in their state to do so.  
30 High turnover rate of these employees can pose a serious problem for these businesses as personnel with such skills are not easy to find. Furthermore, there are considerable costs for the retail sales businesses in maintaining separately these in-house systems or replacing them to keep

pace with changing products and regulations.

An ideal system for providing these financial services would be one which overcomes the above-described problems of the traditional approach. Such ideal system would  
5 employ the qualified agents or representatives available at the financial services company and its centrally located computer hardware, software, and product information and thereby eliminate the necessity for employees of the local retail sales business to qualify to act as agents of the  
10 financial services company. Elimination of local agents would reduce the incidence of contracts containing errors and save the cost of training such employees. Also, such ideal system would utilize the hardware and software existing at the central financial services company  
15 comprising all desirable product information and thereby eliminate the necessity to purchase and maintain at each remote location the hardware and software necessary to process and support the activities of such otherwise remotely located employee agents. Further, such ideal  
20 system would employ the expertise of agents at the financial services company and generate the appropriate financial services documents tailored to the particular customer and thereby eliminate the necessity to obtain and maintain the instructional manuals and application forms  
25 necessary for carrying out of these activities at each remote location.

The prior patent art reveals two remote transaction systems whose stated objective is to reduce overhead expenses. These remote transaction systems should be  
30 considered as possible candidates for offering solutions to the aforementioned problems experienced with the traditional approach of providing financial services.

One such system disclosed in U.S. Patent No. 5,231,571 to D'Agostino provides a method of offering financial

service products to customers at remote locations by way of representatives at a central location. Accordingly product information is displayed at the customer's terminal as the customer and representative converse.

5        However, the D'Agostino method requires that the information to be displayed the customer be stored in the computer at the remote facility unlike the preferred embodiment of the present invention where the information is centralized or stored centrally and thereafter  
10 transmitted to the customer at the remote location, making it difficult to correct or modify the information thus shown to customers. Also in storing the information to be displayed to each customer remotely each representative would be required to be licensed to sell such products in  
15 each state he might assist a customer and therefore significantly increase the number of required representatives otherwise necessary. In this manner the preferred embodiment of the present invention where such information about goods and services is stored at the  
20 central facility can reduce the licensing requirements of the representatives and thus the number of representatives required. Further D'Agostino relies upon static or still motion video images of the representative as displayed to the customer and stored remotely causing a constant need  
25 for changes of that information created by turnover of representative staff, unlike the present invention which can store such information centrally or as in another embodiment permit 2way full motion color video images or video conferencing thus eliminating the need of storing any  
30 such image, remotely or centrally. In relying upon still motion images of his representatives he has most of all greatly limited the effectiveness of his system as a selling tool as recently 2way full motion video has been proven to greatly and unexpectedly increase product sales

offered through such systems or methods such as described in the March 1993 issue of The Banker on page 61. Nor has his method provided for the customer an input means other than verbal thereby chaining the customer to the

5 representative thus giving him no freedom in reviewing product information on his own without the help of the representative as could be permitted with the present invention. He has to the contrary demonstrably taught against the use of the keyboard as a means of input by the

10 customer at the remote facility and has not provided for any further means of customer input. Also in not permitting the storing of product information other than remotely he has created a captive situation for remote users permitting them to only use the goods and services of a single

15 provider whereas the present invention would with central storage permit each remote facility or location to communicate with an array of central facilities, sort of a public telephone. Thus at best, the D'Agostino method would lead to less than an optimum solution to the problems noted

20 heretofore with the traditional approach to marketing financial service products and all other goods and services.

Another remote transaction system disclosed in U.S. Patent No. 4,845,636 to Walker provides a transaction booth

25 located remotely from an operations center for facilitating a transaction such as the renting of an automobile. The booth and center are connected by audio and video equipment for transmitting and/or receiving audio and video signals between the customer in the booth and the agent at the

30 operations center.

However, the Walker remote transaction system has no means for producing a financial services document or contract at the booth tailored to the specific needs of the customer, nor does it utilize 2way full motion video

thereby severely limiting its applications and efficacy by not providing the remote user full motion images such as of the agent or of what might be described as full motion commercials. The present invention furthermore represents a new use as Walker did not anticipate the sale of financing and insurance by any such system nor could he have used his for such. Walker as well fails to provide the user at the remote facility a means of input other than verbal and as a result as with D'Agostino chains the customer to the representative. Neither does Walker permit each remote facility to communicate with a variety of central facilities thus restricting the variety and competition for goods and services there offered and has therefor created a monopoly. Thus at best, the Walker system would lead to less than an optimum solution to the problems noted heretofore with the traditional approach to marketing financial service products.

Consequently, a need still exists for new and improved systems which facilitate consummation of business transactions utilizing central and remote facilities or locations.

#### SUMMARY OF THE INVENTION

The present invention provides a system and method for facilitating transactions utilizing central and remote facilities or locations which satisfies the aforementioned needs.

The principle object of the system and method of the present invention is to facilitate transactions by customers at remote locations, comprising car, truck, boat and motorcycle dealerships, department stores, public locations such as shopping malls, auction houses, airports, grocery stores, real estate offices where customers may



shop for homes and obtain financing all in one place, computer stores, homes, factories, office buildings, and from all public and private locations from which a consumer or customer may wish to obtain product information or perform a transaction. For auction houses a number of the remote locations may be concurrently linked with one or more central facilities or auction houses so that groups of customers at each remote or local auction facility may participate in the actual auction at one or more distant central facilities or houses. In this fashion auction customers throughout the world may participate at local auction houses in auctions taking place throughout the world so that a customer in Saint Louis may participate and bid in an auction concurrently taking place in Hong Kong or France. In this particular embodiment each customer may be provided his own personal input device permitting him to personally enter his bid during the joint auction session and at the conclusion of a successful bid remit his payment. He may as well be provided a separate monitor or may share a large screen with some or all other attendees. Each customer may be provided a separate recording or printing device to provide the customer a record or receipt of any transaction he may perform.

A number of terminals may be grouped to form an electronic shopping store permitting the customer to obtain desired information on the products of his choice while having access to highly knowledgeable representatives and may also record, print or otherwise, selected information for their later review. For this purpose the customer's monitor may display a tool or icon they may use to control the information to be recorded. Remote facilities may even be portable so that for example they may be used at trade shows such as car shows permitting attendees to obtain more specific information about the products they desire and to

execute their purchase and obtain financing. The customer is to communicate with central facilities or locations comprising banks, credit unions and finance companies, a service company representing such companies, manufacturer's  
5 offices, or in general any location from which a customer might wish assistance in facilitating a transaction. The method by which the transactions are facilitated reduces the costs associated with creating, marketing, administering, and selling these products and services,  
10 thereby making them more cost effective and affordable.

Another object of the present invention is to further centralize and simplify the responsibilities over these products.

A further object of the present invention is to  
15 shorten the time required to create and implement new products in the financial services arena.

An additional object is to provide a wider variety of products to offer customers.

The foregoing objects are accomplished by a  
20 transaction system and method where having earlier established communication between the remote and central locations the customer may use the electronic communications facilities and equipment at the remote location to contact a financial services company or some  
25 other central facility to facilitate a transaction, such as negotiate the purchase, lease, and contracting of financial services and/or other goods and services. In the preferred embodiment of the present invention a financial services company and its agents who will now be responsible for  
30 selling these products to the customers are located centrally and all or substantially all activities of the financial services companies or central facility and its agents are centralized in its state making those products subject at most to the laws of that state and thereby

drastically reduce or simplify regulatory constraints and streamline related compliance and business costs such as by having only one computer system used to support the selling and administrative process thus eliminating the need to

5 provide this support including applications software at each distributed remote location and in having to train only a single centrally located group of individuals who will act as the agents or representatives. Although in the preferred embodiment the customer speaks with only one

10 representative at a time it is further anticipated that the customer may speak with multiple representatives from either the remote or central locations at the same time as in a team sales approach. As it is anticipated that customers will speak a variety of languages it will be

15 necessary for presentations and representatives thus provided to be based in the language of the customer; whether it be English, Spanish, French, German, Japanese, or any other desired language. This approach might include utilization of personnel at the remote facility to

20 collectively assist the customer. Also in the preferred embodiment the financial services company or central facility will have no physical presence at the remote facility meaning they may not advertise in any fashion such as on radio, television, or in magazines in the state of

25 the remote facility or by placing or storing product information such as sales materials or literature at the remote facility itself. This would require storing all product information at the central facility so that all activities including product information about these goods

30 and services are then centralized at the central facility. It should be understood however that certain information may be stored at remote facilities such as directories of facilities for dialing purposes or a data base of providers of goods and services arranged by category of business or

products offered such as in the Yellow Pages phone directory. In that sense an electronic phone book may be stored at the remote facility or instead upon pressing or utilizing the touch screen, keyboard or input device the

5 customer may activate the system causing it to retrieve from a central facility a directory of goods and services available and thus permitting the customer to select another central facility from a displayed list or catalogue and establish contact with it and thus have access to

10 numerous central facilities and a myriad of goods and services. While in general all or substantially all application software will be located at each central facility, such as programs which will prompt the customer for input, choices, or preferences so that the customer

15 will contact the central facility and then indicate his choices or preferences; it may also be beneficial to download certain software from the central facility to the remote location to provide proper control and support for the customer such as by means of appropriate communications

20 software or operating systems. This would provide for the simple updating of any needed communications or other remote located software at the remote facility and ensure that each remote location will be compliant with future standards of communication and protocol based upon changing

25 needs and industry standards. Such downloaded software may be stored temporarily at the remote facility to be used only in the current session or may be retained for all or selected future sessions. It may also be beneficial to quickly download a catalogue of desired or requested

30 information to permit the customer to review leisurely while terminating the communication link to reduce connect charges or free utilization of the central facility's resources. The customer may then reestablish contact with the previous or a new representative and central facility

when he is ready. To facilitate such a technique the remote or central location may record the stopping point of the customer's last on-line presentation so that when contact is resumed an appropriate presentation continuing point may be ascertained. An alternative would be to allow the customer to enter any phone number he might wish to dial while accepting a credit card, debit card, or calling card where the customer is to pay or be charged for any phone, connection, or use charges that will be incurred. In this fashion the customer is to be charged for the use of the equipment or transmitting means. The system could thus provide a means to read these cards such as by card swipe reader or any other approximate equivalent means and can as well be used to later tender payment for goods and services purchased. In this sense the system could be used as a sort of public telephone to transmit and obtain information about any goods and/or services the customer might desire from any central location anywhere in the world.

The ability to pool agents for distributed use among all retailers or providers will as well eliminate any possible negative effects illness or attrition may have on any individual retailer. The reduction in costs associated with these products will then help create a greater variety of more competitive products for customers more likely to meet each customer's specific needs with greatly reduced overhead costs allowing the products to be much more competitive with other products and services and eventually lead to further sales of these products and thus expand their industries. The reduced capital requirements would also encourage smaller companies to compete. Many smaller companies currently concentrate on specific states or regions as they do not have the resources to develop products for many states. The result would be increased competition.

BRIEF DESCRIPTION OF THE DRAWINGS

In the following detailed description, reference will be made to the attached drawing in which:

Fig. 1 is a block diagram of an array of electronics  
5 communications components employed in a system and method  
for facilitating transactions in accordance with the  
principles of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

The preferred embodiment of a system 10 and method for  
10 facilitating transactions in accordance with the principles  
of the present invention will now be described in detail.  
The transactions facilitating system 10 includes at least  
one central facility 12, such as a financial services  
company, marketer, or manufacturer and at least one remote  
15 facility 14, such as a retail sales facility, or any other  
public or private location from which a potential customer  
of the central facility 12 may wish assistance in  
facilitating a transaction. For instance, the remote  
facility 14 can be retail sales facility, such as car,  
20 truck, boat and/or motorcycle dealerships. The central  
facility 12 can be a financial services facility, such as a  
bank, credit union or a finance company or any other  
central facility from which a customer may wish assistance  
in facilitating a transaction.

25 In the illustrated case of financial services, the  
system 10 facilitates the carrying out of activities such  
as financial business transactions in accordance with the  
principles of the present invention by employing an array  
of means for transmitting and/or receiving information  
30 comprising visual, audio, and/or data between the financial  
services facility or location 12 and a customer at one of

the respective remote facilities or locations 14. The financial services facility 12 offering the goods and/or services or assistance in facilitating such a transaction is established at a central location. Each retail sales or  
5 remote facility 14 is sited at a given remote location where potential customers are located whether stationary or portable. In this respect the system may be used to execute a transaction between the customer and the central facility or it may only provide assistance to the customer in his  
10 selection of goods and services which a local or remote facility are to thereafter provide.

At the remote retail sales facility 14 an area is established where an array of electronic communications equipment is provided in accordance with the present  
15 invention for transmitting and/or receiving information comprising visual, audio, and data about financial services or other goods and services between the central financial services facility 12 and the customer at the remote facility 14. More particularly, as seen in Fig. 1, such  
20 array of electronic communications equipment includes a modem 16, a digital computer 18, a speaker phone 20 or other means of conveying sounds, a monitor 22 or other means of conveying images, a printer 24 or other means for recording signals or information conveyed from the company  
25 12, and a keyboard or input device 26. It is anticipated that a handset rather than a speaker phone or external speaker may be used in instances where a customer wishes to speak privately with a representative. For an application of this system in homes the input device could be a  
30 television remote control device perhaps with alterations comprising cursor movement keys, a joystick, or a microphone for voice input. In recording this product information the customer may then save or take the desired information with him for his later review which might

comprise instructions for use, operation, or assembly and may include a list of suggested products or services as advised by the live representative or by the central facility computer. Such information might be recorded on  
5 paper, magnetically such as upon a cassette, video tape, computer disc, CD, or a chip embedded or smart card, or by some other means. Comparably the central facility may record the transaction for later retrieval so the customer may continue where he left off at a later date should his  
10 interest renew or for identification purposes or for possible assistance in resolving disputes. Other means to verify identification of the customer may be used comprising magnetically encoded badges or cards, or the use of eye or finger scanning devices. Additionally, a mail bag  
15 28 or other means for remitting payment or documents is provided at the remote facility 14.

For communicating with the customer at the remote retail sales facility 14, a complementary array of electronic communications equipment is located at the  
20 financial services facility 12 or central location. As seen in Fig. 1, this equipment includes a modem 30, a digital computer 32 or other means for processing information, instructions or data, a phone 34 or other means for voice exchange or audio transmission, a monitor  
25 36 and a keyboard or other input device 38. Only a complementary printer is not needed at the financial services facility 12 for the purpose of facilitating transactions in accordance with the present invention. Preferably, two separate phone lines 40, 42 are available  
30 to interconnect the respective phones 20, 34 of the facilities 14, 12 simultaneously with, but separately from, the interconnection of the respective modems 16, 30 of the facilities 14, 12 so that voice or audio, visual, and data communication can be ongoing concurrently between the



customer at the remote facility 14 and an agent at the financial services facility 12. Alternatively such contact may be established by coaxial cable such as through a cable company or some other means of establishing contact or by  
5 means of some wireless technology such as radio. Each of these components of the respective electronics communications equipment at the respective facilities 12, 14 is per se a conventional off-the-shelf item and thus it is not necessary to describe such components in any further  
10 detail.

At the remote facility 14, the customer of the retail sales facility 14 and/or of the financial services facility 12, is escorted to the area where the above-described array of electronics communications equipment of the retail sales  
15 facility 14 is provided. The customer presses an auto dial button 44 on the speaker phone 20 or uses his input device such as a touch screen to select a central facility to contact from a list displayed on his monitor and in doing so establishes contact with the financial services company  
20 12 and perhaps its agent by way of some means of transmitting data, audio, and/or visual information comprising telephone or videophone thus permitting the simultaneous or concurrent transmitting of audio, video, and data as the customer and representative speak with one  
25 another or establish voice contact and while the representative provides the customer with information about goods and/or services. At that time the customer may automatically review established presentations to better prepare him for a session with a representative and to  
30 educate the customer on the goods and services he is about to consider or at the customer's wish he may bypass these introductory presentations and immediately direct the session or request personal assistance from a representative. As an alternative the customer may

establish contact with the central facility's equipment without the assistance of a representative and merely help himself in a self-service mode where he may browse through databases of goods and services. The speaker phone 20 as  
5 contemplated herein is intended to encompass other comparable devices, such as a videophone or the like, where in addition to 2-way verbal contact the customer can establish 2-way or 1-way visual contact with the agent. Concurrently or subsequently the remote terminal may  
10 transmit its phone number, serial number, or identification code to the central facility so as to identify itself and thus satisfy any future administrative needs of the central facility should for example a break in communications occur and the need arise to reestablish contact with the specific  
15 remote facility and its customer. In this respect it will be necessary for each remote location to store this serial, phone, or station identification number for future transmittal. While in the preferred embodiment the customer at the remote facility initiates contact with the central  
20 facility it is contemplated that the central facility or its representative may have occasion to initiate contact with a given remote facility. An example would be for use in a public or private location where the central system would contact the remote facility to apprise potential  
25 customers of goods and services offered. In a public location such as at a mall a remote terminal may perform for customers who pass and prompt them to press the screen to obtain specific information.

Having established contact the customer and agent then  
30 speak with one another by way of the phones 20, 34 of the respective facilities 14, 12. Concurrently, the agent by using his or her digital computer 32, monitor 36, keyboard 38 or other input device and modem 30 establishes electronic contact with the customer's modem 16, digital

computer 18, monitor 22 and printer 24 if such contact has not already been established by the customer by means of a single telephone or communications line, or wireless means to transmit and provide helpful audio, video, and data

5 information to the customer about the transaction being proposed for the customer by the financial services facility 12. Such information can take the form of charts and the like displayed on the monitor 22 or printed on a sheet of paper by the printer 24. It may comprise audio and

10 visual information related to those goods and services of interest to the customer and may contain any desired sales or product information such as product specifications, service data, published articles, product demonstrations, orchestrated presentations, sales literature such as you

15 might find in a brochure or catalogue, possible uses, compatibility, styles, selection, availability, comparisons to other products or services, published articles on products or services; product features, compatibility, or requirements. In the case of financial instruments or

20 investments, information might comprise expected profit or margins, past performance of like products, maturity dates, terms, conditions, exclusions, limitations, and exceptions. In the case of automobiles or other durable goods

25 information might comprise models, styles, expected life, efficiencies, colors, capacities, maintenance requirements, options, comparisons between models, published articles on products or excerpts of, pictures of products (still and full motion of product as in its various uses), testimonials of products, commercials, or infomercials.

30 Information for home users when purchasing or renting movies, music, or other forms of entertainment might comprise: ratings, titles, product descriptions, artists or actors, articles written by critics or excerpts of, short segments of music or movie (samples or previews), lists of

products available and in general any audio or visual information a customer might wish to know including quote, price, or any information about goods or services other than quote, binder, or price. As an assistance to any attendant or representative at the central facility that same or related product information may be displayed on the representative's monitor at the central facility to aid in his assisting the customer. The digital computer 18 stores suitable well-known off-the-shelf operations, communications and perhaps graphics software programs in its memory and is operational to translate the signals, electronic or otherwise, caused to be transmitted from the financial services facility 12 into such displayed, audio reproduced, recorded, or printed information. An example of a suitable communications program is one commercially available under the trademark Carbon Copy thus permitting or enabling the representative to control the equipment at the remote facility and permitting the customer to retrieve and access information about goods and services stored at the central facility. An example of a suitable graphics program is one commercially available under the trademark Harvard Graphics which may be used to reconstruct digitally transmitted information back into visual images.

Thus, the agent residing at the central financial services company 12 has the ability to control the above-described electronic communications equipment in the presence of the customer located at the remote facility 14. The agent is thereby able for example to display any desired information at will on the customer's monitor 22 or to print any information at will on the customer's printer 24. The customer may respond verbally to central facility prompts initiated by the representative or the central facility equipment via the speaker phone 20 or by using his or her keyboard 26 or other input device or some other

means to convey customer supplied information. Such an input device is anticipated to comprise a touch screen permitting the customer to press a screen displayed icon to supply his choices or input, and voice activated response  
5 or voice recognition input permitting him to speak his responses, selections, or data input. Personal data to be supplied by the customer may be voice inputted or supplied by other appropriate means comprising retrieved from a personal data card supplied by the customer by means of a  
10 magnetic reader or other comparable device capable of retrieving information thus stored and the system may then permit the customer to update or correct any information provided. The system may also utilize voice synthesis to prompt or present options to the customer and may be used  
15 in tandem with visual prompts. In this fashion the customer may at his leisure and without the assistance of the representative review any desired information about those goods and services he is most interested in with complete privacy yet may by way of his input device request a  
20 representative at his will should he desire personal service. In this fashion the customer may serve himself should he wish or if preferred he can sit back and let the representative fully control the presentation. The transmitted presentation may utilize a well known  
25 spokesperson and give the appearance of a commercial or infomercial. On his own the customer may back up, fast forward, skip, or jump to the specific product information he wishes at his command. His access to this information would be described in the computer industry as random.  
30 Information may be provided at various levels of detail through a technique known as hypertext. The customer may thus review a summary of specific information and at his request or command receive a level of information of greater detail. One such method of accomplishing the

summoning of the representative would be to provide an icon or tool on the customer's monitor which he may press or select at any time which in turn causes the system to summon or ring a centrally or alternatively remotely  
5 located representative to personally assist the customer.

Additionally a security feature could be installed to protect customers or the remote system from vandalism. Here the user would be required to present his credit card or other ID to obtain entry into a locked facility containing  
10 the terminal.

In providing the customer an input means we have permitted greater utilization of the representative's time and allowed the customer to only be assisted as he wishes. However it would be beneficial to monitor the customer's  
15 activity to signal when an appropriate time might be for the representative to voluntarily offer assistance should the customer become confused or lost. An application of a computer technique referred to as artificial intelligence would help identify the occurrence. Such a situation would  
20 be indicated by a customer's repeated review of the same information or lack of command to the system within a given period of time. When appropriate the agent can then command the customer's printer 24 to create or print needed contracts and documents (comprising loan application  
25 papers, a notice of proposed insurance, an insurance binder, an insurance application, receipts, etc.). The agent can also display his or her own image in a corner of the customer's monitor 22 as a courtesy by using an appropriate communications program and a graphics file  
30 produced from the agent's photograph with a conventional image scanner.

In combination with the application for a loan or the presentment of a credit card or some other payment instrument the central facility perhaps under the direction

of the representative or under control of the central facility's application software may initiate a credit check to determine the customer's credit worthiness or qualify the customer so as to approve the intended purchase. The  
5 central facility may itself store credit or check approval information for each prospective customer or may communicate with a third party such as TRW and exchange appropriate and necessary information on the customer while the customer waits at the remote facility to obtain the  
10 necessary credit history in order to process and approve the customer's request. Should the result of the check be negative, the representative may converse with the customer to perhaps arrange for alternate means of payment. Having qualified the customer the central facility may in the  
15 event of a loan request conduct the necessary risk evaluation, manually or electronically by means of algorithms to determine loan approval. A similar approach may be taken for insurance requests. The customer may respond to questions regarding his medical history and  
20 based upon a search of medical history either at the central facility or at a third party such as the Medical Information Bureau determine the insurability of the customer and insurance approval. While in the preferred embodiment the final approval for loan or insurance would  
25 be made upon the customer remitting completed forms either electronically or by mail or some other means it should be understood that having performed the necessary medical or credit check the central facility may immediately approve the customer's application or request for insurance or  
30 credit and commit itself. During the solicitation process the central facility may record and store the presentation for beneficial purposes such as to meet regulatory requirements for proof of disclosure as when selling insurance, loans, or investment instruments comprising

stocks, bonds, annuities, and mutual funds.

Once the contracts are printed out the customer is directed to sign them and personally place them and any required payment (check) in a mail bag 28 located at the  
5 retail sales facility 14. A binder may be issued upon the customer signing applications for financial services and mailing them so he may take possession of any purchased goods or merchandise in contemplation of the financial services companies accepting the applications and  
10 performing final execution of the contracts in the home sovereign. In the application of entertainment the possession may include the presentment of recorded performances or programming to the customer such as may be transmitted or in some otherwise fashion conveyed to the  
15 customer. Alternatively, some other means of remitting payment and any completed contracts to the agent can be used such as electronically where the customer may for example endorse an electronic signature box displayed on his monitor by means of an electronic pen or other  
20 comparable device and subsequently transmit by modem the electronic contracts back to the central facility or by some other electronic means to permit the customer to legally apply for contracts perhaps comprising the faxing or transmitting of a signed contract from the remote to the  
25 central facility.

Another version of the invention would utilize a full blown video conference center providing a large screen, perhaps wall sized, 2 way color video and audio device in addition to a remote printer used to generate or print  
30 documents for the prospective customer. In this fashion the customer would be placed in a theater like environment so he may comfortably view any desired product information by means of full motion, full color, audio/visual presentations. Images may be displayed by holograms or



similar 3 dimensional means to give life and form to goods or services sold.

Alternatively the video may be 1 way or nonreciprocal versus 2 way or reciprocal should the customer prefer to  
5 not be on camera. It may as well be monochrome as opposed to color where preferable such as when communication resources are not available to achieve full color video. To put the customer at ease at the start of each session the customer's monitor may display his own image permitting him  
10 to make any grooming adjustments he may wish and in doing so better put his mind at rest.

Although the system 10 has been described with reference to financial services, the concept of the present invention is not so limited. It may be used to sell or  
15 assist in selling all goods and services comprising cars, boats, motorcycles, vacations, travel packages, investments, furniture, real estate, service contracts, product warranties, entertainment, financial services, and all other goods or services a customer might desire to  
20 remote customers whether or not financed or insured such as at a consumer goods store where customers use the system to select and transact their purchase. Such a system would be of great benefit to an employment agency or head hunter who might then record interviews with a selection of employee  
25 candidates for presentation purposes permitting prospective employers to browse the catalogue of candidates in quickly narrowing and finalizing their recruiting search. In this sense the system would serve as an expert system allowing the customer to obtain knowledgeable assistance from a  
30 central facility and its salesperson or representative. This would be especially beneficial for customers of retail stores which sell large ticket items or complicated products which require or benefit from highly or moderately skilled sales people. This would respond to a common

complaint that few stores have knowledgeable staff. The customer may then select and pay for his purchase at the terminal and take possession of his goods upon leaving. In using the equipment in this fashion the provider of the  
5 equipment may charge the customer a fee for use of the system and its services for which it may then provide the customer with a printed coupon, rebate or voucher for free goods or services, or an equivalent or partial discount should the customer purchase his goods or services at that  
10 remote location during an unlimited or limited future period of time.

It can now be readily seen that the system 10 of the present invention accomplishes its first object identified above by centralizing the administration and selling of  
15 products and thereby substantially reduces the costs associated with creating, marketing, and administering these products and services. The system 10 also accomplishes its second object identified above by consolidating all management activities of the financial  
20 services products with the central office. The primary or only task of the retail sales location in the preferred embodiment is to refer the customer to the equipment at the remote location. Hence, all possible responsibilities are centralized permitting better control and simplifying  
25 ongoing management. With the great reduction in costs associated with developing and administering new products it is now possible, that is affordable, to develop a greater variety of products which are then more likely to fit the needs of specific customers. The third object is  
30 achieved as new product supporting materials, such as computer programs and other sales materials, are now centralized and it is no longer necessary to train an army of outside staff to sell and support the new products, giving the financial services company or other provider of

goods and services more control as well on the sales process.

The foregoing description of the preferred embodiment of the invention has been presented for the purposes of illustration and description. It is not intended to be  
5 exhaustive or to limit the invention to the precise form disclosed. Many modifications and variations are possible in light of the above teaching. It is intended that the scope of the invention be limited not by this detailed  
10 description, but rather by the claims appended hereto.

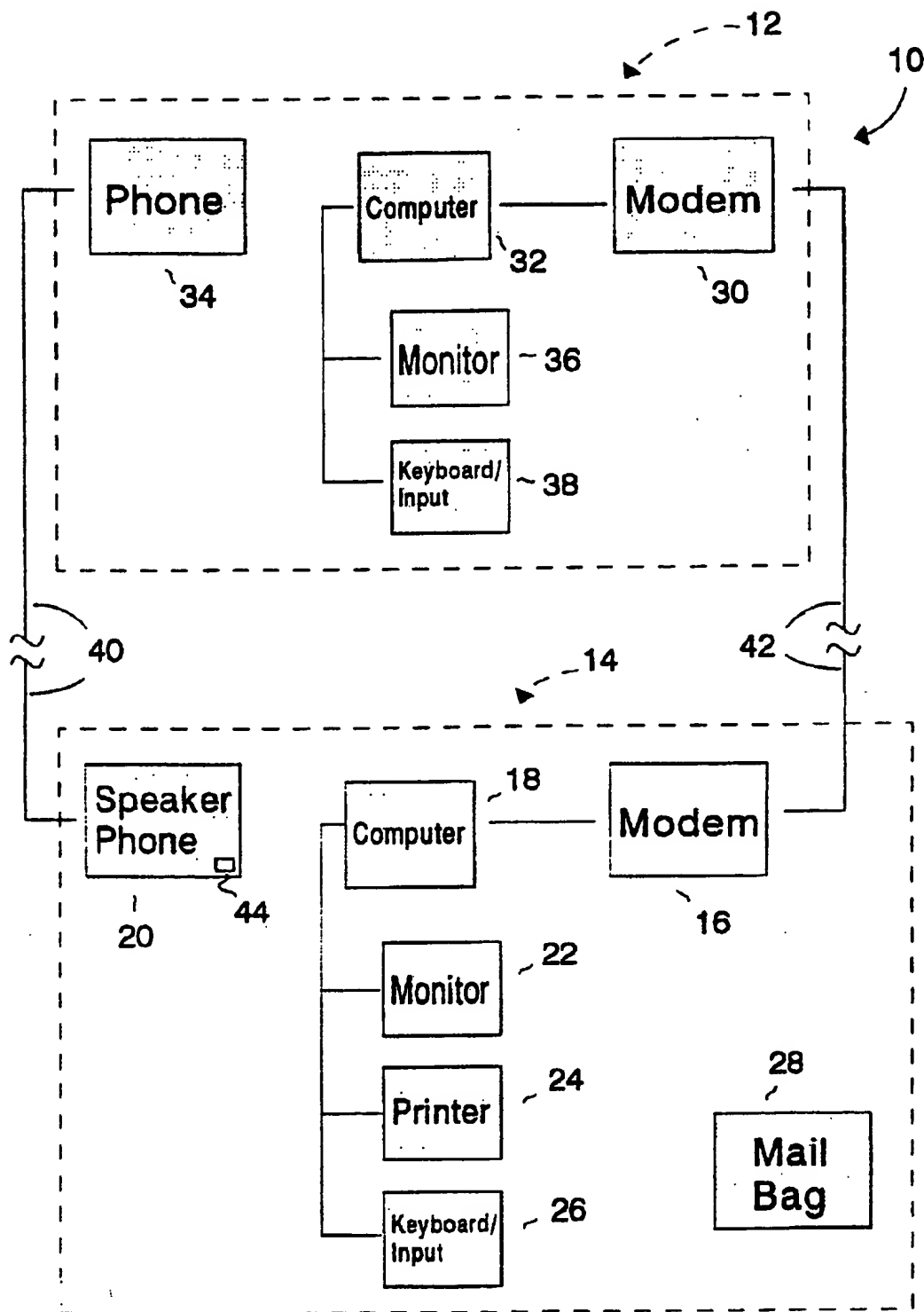
CLAIMS

I claim:

1. A system for transacting business utilizing remote and central locations, comprising:
  - 5 means for transmitting and/or receiving information between said remote and said central locations; wherein said means for transmitting comprises at least one input means;
  - means of centralizing information about goods and/or  
10 services;
  - means of establishing communication between said remote and said central locations;
  - means of using equipment at a remote location to establish contact with a central location for  
15 facilitating a transaction;
  - means of providing helpful information to a customer about the transaction being proposed; wherein said means of providing helpful information comprises a means of transmitting information about  
20 goods and/or services from said central location to said remote location;
  - wherein said customer is to be charged for the use of said transmitting means and;
  - at least one of the following:
    - 25 means of enabling a representative residing at said central location to control said equipment at said remote location;
    - means of said customer establishing voice contact with a representative at said central location wherein said representative provides  
30 information about goods and/or services;
    - means of providing an input device at said remote location wherein said customer utilizes said

device.

2. The system of claim 1 further comprising means to remit payment.
  3. The system of claim 1 further comprising means of conveying customer supplied information.
  4. The system of claim 1 further comprising means for remittance of documents.
  5. The system of claim 1 further comprising at least one from the following list:
    - means to reduce regulatory constraints, thereby reducing the required representatives;
    - means for input at the central location;
    - means to remit payment;
    - means for remittance of documents;
    - means of conveying customer supplied information and; wherein said communication is provided by a video conference wherein said video has one of the following attributes:
      - reciprocal.
      - non-reciprocal,
- and one of the additional following attributes:
- color
  - monochrome.

**Fig. 1**

## INTERNATIONAL SEARCH REPORT

International Application No.  
PCT/US95/08355

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) : G06F 17/60

US CL : 364/401

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 364/401, 402, 403, 408; 379/93, 96

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
NONEElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
NONE

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US, A, 5,231,571 (D'AGOSTINO) 27 July 1993, see the abstract, summary of the invention and figs. 1 and 3A-3B.	1-5
Y	US, A, 5,319,542 (KING ET AL) 07 June 1994, see the abstract and fig. 1.	1
Y	US, A, 4,845,636 (WALKER) 04 July 1989, see the abstract and figs. 1-4B.	1 and 5
Y	US, A, 4,992,940 (DWORKIN) 12 February 1991, see the abstract and figs. 1-3.	1
A	US, A, 5,164,982 (DAVIS) 17 November 1992, see the abstract and fig. 1.	1
A	US, A, 5,032,989 (TORNETTA) 16 July 1991, see the abstract.	1

☒ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	*T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
*A document defining the general state of the art which is not considered to be part of particular relevance	*X document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
*E earlier document published on or after the international filing date	*Y document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
*L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*Z document member of the same patent family
*O document referring to an oral disclosure, use, exhibition or other means	
*P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 09 SEPTEMBER 1995	Date of mailing of the international search report 06 OCT 1995
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## INTERNATIONAL SEARCH REPORT

International Application No.  
PCT/US95/08355

## C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A, P	US, A, 5,351,186 (BULLOCK ET AL) 27 September 1994	1
A	US, A, 4,984,155 (GEIER ET AL) 08 January 1991, see the abstract.	1
A	US, A, 5,243,515 (LEE) 07 September 1993, see the abstract and fig. 1.	1
A	US, A, 5,283,731 (LALONDE ET AL) 01 February 1994, see the abstract.	1